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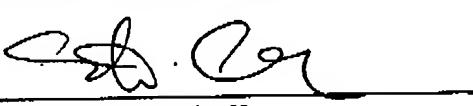
Facsimile Cover Sheet and Certificate of Transmission Under 37 CFR 1.8

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Appl. No.	:	10/014,946	Confirmation No. 3659
Appl. No. Bar Code	:		
Applicant	:	Kobayashi	USPTO Fax #: 703-746-7239
Filed	:	10/26/2001	
TC/A.U.	:		
Examiner	:		
Docket No.	:	O001-P030114	
Customer No.	:	33356	

I hereby certify that this correspondence is being facsimile transmitted to the Patent and Trademark Office on August 21, 2003 at _____.

By: _____


Steven C Sereboff

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List of Papers Enclosed:

1. Statement of Ownership & Power of Attorney, 1 page

Total Pages: 2

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Attorney Docket No. O001-P03114

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STATEMENT OF OWNERSHIP & POWER OF ATTORNEY

Inventors: Toshiaki Kobayashi

Application No.: 10/014,946 Filing date: 10/26/2001

Title: Method of Credit Guarantee in Electronic Commerce

Assignee: (1) Open Interface, Inc., (2) Computer Consulting

Assignee state of Incorporation: (1) Japan, (2) Japan

Assignee hereby states that it is the assignee of the entire right, title and interest in the patent application identified above by virtue of an assignment from the inventor(s) of the patent application identified above. Such rights include the entire right, title and interest in continuations and divisionals of such patent application. The assignments were recorded in the United States Patent and Trademark Office at Reel/Frame 012382/0693.

The authority and rights of the inventor(s) with respect to this application are hereby excluded in accordance with the provisions of 37 CFR 3.73(b). All prior powers of attorney are hereby revoked.

All of the attorneys associated with Customer Number 33356 are hereby appointed to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. All correspondence should be directed to:

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33356

The undersigned is empowered to sign this certificate on behalf of the assignee.

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of this application and any patent issuing thereon.

08/08/2003
Date

F. Sugiyama
F. Sugiyama, President, Open Interface, Inc.

07/08/2003
Date

Toshiaki Kobayashi
Toshiaki Kobayashi, President, Computer Consulting

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